

United States Bankruptcy Court - Northern District of Alabama

CASE NAME: John & Helen Stoddart CASE NO.: 19-80272 MONTH ENDING: 5-31-19Operating reports are to be filed monthly, in duplicate, with the
Bankruptcy Clerk's Office by the 15th of each month

INDIVIDUAL DEBTOR'S AFFIRMATIONS

YES ☒ NO ☐ All post petition individual taxes have been paid and the deposit slips are attached.

If you answered "No" to the above, list the types of taxes that are now due and owing.

TYPE OF TAX	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

2. YES ☒ NO ☐ Adequate insurance on all assets/property including fire, theft, liability, collision and casualty is currently in full force and effect.

If no, enter: TYPE(S) _____ not in force.

List <u>All</u> Bank Accounts	Bank	Account No.	Type of Acct.	Balance
1. Regions	_____	_____4597	Checking	\$7,415.44
2. Regions	_____	_____4384	Savings	\$14,261.22
3. Bank of America	_____	_____5058	Checking	\$6,895.24

4. YES ☒ NO ☐ Copies of all banks statements and reconciliations are attached.5. YES ☒ NO ☐ I have otherwise complied with all requirements of the Chapter 11 Operating Order.6. YES ☒ NO ☐ All financial statements filed with the Bankruptcy Clerk's Office are prepared in accordance with generally accepted accounting principles.7. YES ☐ NO ☐ I have attached a list of all post petition creditors that have been incurred since the filing of this case but that have not been paid, including Court approved professional (attorney, accountant, etc.) fees.

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE 5/5/2019
PHONE (301) 254-5455John Stoddart
RESPONSIBLE PARTY

Bankruptcy Administrator Form Individual BA-01

United States Bankruptcy Court Northern District of Alabama Northern Division

CASE NAME: John & Helen Stoddart

CASE NO. : 19-80272

MONTH ENDING: 5-31-19

Individual Debtor's Cash Receipts and Disbursement BA-02

Receipts/Income (GROSS) —Salary	\$ 4,400.00
Alimony, Maintenance, Support received	_____
Other Income	_____
Interest	_____
Sale/rent of real estate or personal property	_____
Social Security	_____
Monthly Dividend Disbursement (May & June)	\$10,200.00
Other (specify) Business Income	\$ 349.52
TOTAL RECEIPTS/INCOME	\$14,949.52

DISBURSEMENTS/EXPENSES (INCLUDE EMPLOYER DEDUCTIONS)

Food	\$ 943.99
Home Expenses	_____
Rent or Home Loan	_____
Real Estate Tax	_____
Gas	_____
Water	_____
Telephone	_____
Other Utilities(specify) Electric, Propane & Water	\$ 523.26
Home Maintenance (repairs and upkeep)Includes insurance Repairs	\$ 435.59
Insurance Payments	_____
Life	\$ 425.92
Health	_____
Auto (May & June)	\$ 627.50
Home owners or renters	_____
Other (specify)_____	_____
Installments Loan Payments	_____
Auto Loan	\$ 463.60
Other loans (specify)_____	_____
Taxes withheld or Quarterly Income Taxes	\$ 461.58
School or Day Care Expense	\$ 1,928.92
Laundry and Dry Cleaning	\$ 18.91
Other Personal (see attached)	\$ 3,454.94
Total Business Expenses (see attached)	\$ 801.77
TOTAL ALL DISBURSEMENTS/EXPENDITURES	\$13,565.33
TOTAL INCOME LESS TOTAL EXPENDITURES	\$ 1,384.19

Beginning Cash Balance\$ 25,890.49

Ending Cash Balance\$ 28,571.90

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Date 5-7-2019


RESPONSIBLE PARTY

Stoddart Home Additional Expenses

Urban Junction East Music

For the month ended May 31, 2019

MAY 2019

Income

Residual Income	10,200.00
Salary Income	4,400.00
Total Income	14,600.00

Gross Profit

14,600.00

Expenses Already Reported

Groceries	943.99
Utilities	523.26
Home Repairs & Maintenance	435.59
Life Insurance	425.92
Car Payment	463.60
Education	1,928.92
Laundry & Uniform	18.91
Taxes	461.58
Total Expenses Already Reported	5,201.77

Operating Expenses

Charitable Contributions	1,470.00
Television	249.57

Auto Expenses

Auto Insurance	627.50
Auto Repairs & Maintenance	214.58
Gas	556.32
Total Auto Expenses	1,398.40

Business Expenses

Bank Service Charges	0.88
Meals & Entertainment	523.97
Postage & Delivery	23.70
Travel	11.00
Total Business Expenses	559.55

Home Expenses

Lawn	355.00
Pet Expenses	64.79
Pool	120.00
Total Home Expenses	539.79

MAY 2019

Household Expenses	
Clothing	900.46
Gifts	346.53
Other Household Shopping	281.72
Personal Care	121.68
Total Household Expenses	1,650.39
Medical Expenses	
Doctor & Dentist	1,548.90
Pharmacy	145.19
Total Medical Expenses	1,694.09
Total Operating Expenses	7,561.79
Operating Income	7,038.21
Net Income	7,038.21

UJE Music Business Expenses

Urban Junction East Music

For the month ended May 31, 2019

MAY 2019

Income

Residual Income	349.52
Total Income	349.52

Gross Profit

349.52

Operating Expenses

Telephone	336.34
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Business Expenses

Dues & Subscriptions	109.55
Internet	263.81
Meals & Entertainment	45.04
Research Expense	21.80
Studio Supplies	25.23
Total Business Expenses	465.43

Total Operating Expenses	801.77
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Operating Income

(452.25)

Net Income

(452.25)



Regions Bank
Hampton Cove
6639 Highway 431 South
Huntsville, AL 35763

JOHN FITZGERALD STODDART
HELEN JOYCE POWELL-STODDART
CHAPTER 11 DEBTOR IN POSSESSION
CASE # 19-80272
3127 HADDONSTONE DR SE
OWENS CROSS ROADS AL 35763-8435

ACCOUNT # [REDACTED] **4597**

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MONEY MARKET

April 23, 2019 through May 22, 2019

SUMMARY

Beginning Balance	\$14,261.10	Minimum Balance	\$14,261
Deposits & Credits	\$0.00 +	Average Balance	\$14,261
Net Interest Earned	\$0.12 +	Annual Percentage Yield Earned	0.01%
Withdrawals	\$0.00 -	Interest This Period	\$0.12
Fees	\$0.00 -	Average Collected Balance	\$14,261.10
Automatic Transfers	\$0.00 +	2019 YTD Interest	\$0.45
Checks	\$0.00 -		
Ending Balance	\$14,261.22		

INTEREST

05/22 Interest Payment 0.12

	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

DAILY BALANCE SUMMARY

Date	Balance
05/22	14,261.22

**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



Thank You For Banking With Regions!
2019 Regions Bank Member FDIC. All loans subject to credit approval.



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ACCOUNT # [REDACTED] **4597**

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refinancing your mortgage. If you haven't checked it out,
call your PFS officer for Regions' low rates today!**



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ACCOUNT # [REDACTED] **4384**

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LIFEGREEN CHECKING

April 23, 2019 through May 22, 2019

SUMMARY

Beginning Balance	\$6,073.32	Minimum Balance	\$2,915
Deposits & Credits	\$9,704.95 +	Average Balance	\$5,003
Withdrawals	\$8,943.08 -		
Fees	\$0.00 -		
Automatic Transfers	\$0.00 +		
Checks	\$3,096.50 -		
Ending Balance	\$3,738.69		

DEPOSITS & CREDITS

04/26	New Payroll PR Deposit Stoddard John	539.39
04/30	Oakwood Universi Payroll John Stoddart	1,377.25
05/07	Madison Surgery Payroll Powell-Stoddard	5,100.00
05/08	New Payroll PR Deposit Stoddard John	539.39
05/10	Card Credit Lowes #02451* 5200 Owens Cross R AL 35763 8085	108.96
05/13	Card Credit Lowes #02451* 5200 Owens Cross R AL 35763 8085	49.14
05/16	Card Credit Lowes #02451* 5200 Owens Cross R AL 35763 8085	0.22
05/16	Candied Yam Tour 1V9Q John Stoddart	605.35
05/20	Oakwood Universi Payroll John Stoddart	1,385.25
Total Deposits & Credits		\$9,704.95

WITHDRAWALS

04/23	Adventistgiving. Web Pmts John Stoddart P9Txnb	140.00
04/24	Card Purchase Sprouts Farmers 5411 Madison AL 35758 8069	21.79
04/24	Card Purchase Vitamin Shoppe 5999 Huntsville AL 35806 8069	14.80
04/24	Card Purchase Hair Queen 5698 Huntsville AL 35816 8069	25.04
04/24	Card Purchase Sq *Steel City 5499 Huntsville AL 35806 8069	13.65

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your
Mortgage Loan Originator, Amy Osborne, NMLS 546504, at (256)535-6946
or online at www.regionsmortgage.com/amyosborne.

For payment and other information about your existing mortgage loan, contact Mortgage
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



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WITHDRAWALS (CONTINUED)

04/24	Hsv Draft Dbt Conc.Debt John Stoddart 211010163946	537.49
04/25	Card Purchase Kona Grill - Hu 5812 Huntsville AL 35806 8069	14.00
04/26	Zelle Debit to Norma Powell Ref# 911600200IN0	100.00
04/26	Zelle Debit to Norma Powell Ref# 91160040Lfpr	50.00
04/26	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	21.77
04/26	Recurring Card Transaction Orc*Cooks Pest 5969 800-2399898 AL 35601 8085	51.00
04/26	Card Purchase Wpy*Oakwood Adv 8398 855-4693729 CA 94063 8085	75.00
04/26	Card Purchase IN *Christy Elz 8099 Madison AL 35758 8069	100.00
04/26	Card Purchase Sling.Com 4899 888-388-6210 CO 80112 8085	15.00
04/26	ATM Withdrawal Regions Redstone Arse Huntsville AL Rfc01084 8069	200.00
04/26	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	35.44
04/29	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	53.89
04/29	Card Purchase Hair Queen 5698 Huntsville AL 35816 8069	21.80
04/29	Card Purchase Huntsville Whol 5261 Huntsville AL 35801 8069	70.00
04/29	Card Purchase Publix #573 5411 Owens X Rds AL 35763 8069	10.29
04/29	Card Purchase Sq *The Market 5499 Owens Cross R AL 35763 8069	20.00
04/29	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	63.99
04/29	Card Purchase MAPCO 5204 5542 Owens X Rds AL 35763 8085	15.37
04/30	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	30.81
05/01	Liberty Mutual Payment Stoddart John	313.75
05/01	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	8.70
05/01	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	53.13
05/02	Card Purchase Bj S Restaurant 5812 Huntsville AL 35806 8085	15.85
05/02	Card Purchase Johnson Pools A 5996 256-5333118 AL 35805 8085	120.00
05/02	Card Purchase Jasons Deli - A 5814 Huntsville AL 35806 8085	8.37
05/02	Card Purchase Kona Grill - Hu 5812 Huntsville AL 35806 8085	20.80
05/02	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	143.20
05/02	Card Purchase Walgreens #1554 5912 Owens X Rds AL 35763 8069	7.95
05/02	PIN Purchase Leesmagic Tunn 7542 Huntsville AL 8085	145.00
05/03	Zelle Debit to Norma Powell Ref# 912300108Y8G	125.00
05/03	PIN Purchase Earth Fare #51 5411 Huntsville AL 8085	19.13
05/06	Card Purchase Tst* Local Taco 5812 Huntsville AL 35801 8085	13.44
05/06	Card Purchase Wholefids Hsv #1 5411 Huntsville AL 35801 8069	11.87
05/06	Card Purchase Fast Trac Car W 7542 Owens X Rds AL 35763 8069	9.00
05/06	Card Purchase Chick-Fil-A #00 5814 Huntsville AL 35816 8085	2.02
05/06	PIN Purchase Raceway6892 5542 Bobby King AL 8085	33.07
05/06	PIN Purchase Publix Super M 5411 Huntsville AL 8085	13.59
05/06	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	36.95
05/06	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	30.53
05/07	Card Purchase Acellus Academy 8299 816-2293800 MO 64057 8085	49.00
05/07	Card Purchase Sq *The Corral 5499 Madison AL 35758 8085	1.00
05/07	Card Purchase Mercedes Benz O 5511 Huntsville AL 35806 8085	23.98
05/07	Card Purchase Costco Whse #03 5300 Huntsville AL 35801 8069	65.12
05/07	PIN Purchase Earth Fare #51 5411 Huntsville AL 8085	13.05
05/07	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	37.64
05/08	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	116.18
05/08	Card Purchase Panera Bread #6 5814 Huntsville AL 35802 8085	8.70
05/08	Card Purchase Marx-Optical 8043 Huntsville AL 35802 8085	139.52
05/08	North American L Insurance John Stoddart	182.60
05/08	North American L Insurance Helen Powell-S	243.32
05/09	Card Purchase Petsense 369 Ha 5995 Owens X Rds AL 35763 8085	64.79
05/09	Card Purchase Paypal *Azharma 5999 402-935-7733 CA 95131 8069	14.99
05/09	Card Purchase Wish.Com 5311 800-266-0172 CA 94111 8069	12.96
05/10	Zelle Debit to Michelle Jones Ref# 91300080Llxb	134.21



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ACCOUNT # XXXXXXXXXX 4384

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WITHDRAWALS (CONTINUED)

05/10	Zelle Debit to Michelle Jones Ref# 913000107Qy3	200.00
05/10	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	122.43
05/10	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	49.14
05/10	Adt Security Ser Adtpapach Stoddart, John 32415033	53.78
05/10	PIN Purchase Wal-Mart #5197 5411 Owens Cross Ral 8085	21.21
05/10	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	30.96
05/10	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	78.17
05/13	Card Purchase Chick-Fil-A #03 5814 Owens X Rds AL 35763 8085	2.02
05/13	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	36.70
05/13	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	5.43
05/13	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	21.77
05/13	Card Purchase Dantera Salon A 7230 Madison AL 35758 8069	45.00
05/13	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	19.52
05/13	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	18.70
05/13	Card Purchase Envy Boutique 5621 Huntsville AL 35801 8069	15.26
05/13	Card Purchase Four Leaves Asi 5812 Huntsville AL 35806 8085	65.85
05/13	Card Purchase Four Leaves Asi 5812 Huntsville AL 35806 8085	10.36
05/13	PIN Purchase Publix Super M 5411 Huntsville AL 8085	13.53
05/13	Card Purchase Sq *Graze Nashv 5812 Nashville TN 37206 8069	44.52
05/13	Card Purchase Nordstrom Rack 5311 Brentwood TN 37027 8069	542.36
05/13	Card Purchase Trader Joe S #6 5411 Nashville TN 37215 8069	91.63
05/14	Card Purchase Cachet Cleaners 7216 Hampton Cove AL 35763 8069	5.95
05/14	Card Purchase Fade to Grey CO 8043 877-8801881 MO 64015 8085	250.00
05/14	Card Purchase Chipotle 1796 5814 Huntsville AL 35806 8085	11.34
05/14	Card Purchase Paypal *Renewed 8398 402-935-7733 GA 30088 8085	270.00
05/14	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	33.96
05/14	PIN Purchase Wal-Mart Super 5411 Huntsville AL 8085	18.19
05/15	Zelle Debit to Norma Powell Ref# 913500700Uv3	35.00
05/15	PIN Purchase Wm Superc Wal- 5411 Huntsville AL 8085	9.78
05/15	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	3.80
05/16	Card Purchase Paypal *Rangnid 5999 402-935-7733 CA 95131 8069	12.69
05/16	Card Purchase Marshalls #809 5651 Madison AL 35758 8069	161.11
05/16	Card Purchase Mail Pro Copy F 7399 Owens Cross R AL 35763 8085	16.35
05/16	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	7.17
05/16	Card Purchase Uncle Maddio S 5812 Madison AL 35757 8069	29.40
05/16	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	53.57
05/16	PIN Purchase Costco Whse #0 5300 Huntsville AL 8085	27.77
05/17	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	58.86
05/17	Card Purchase Lowes #02451* 5200 Owens Cross R AL 35763 8085	58.86
05/17	Card Purchase Los Mariachis 5812 Huntsville AL 35801 8085	25.76
05/17	Card Purchase IN *Christy Elz 8099 Madison AL 35758 8069	100.00
05/17	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	23.40
05/17	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	27.24
05/20	Zelle Debit to Michelle Jones Ref# 914000304Hsr	500.00
05/20	Zelle Debit to Michelle Jones Ref# 914000602Etl	60.00
05/20	Card Purchase Bingham-Lester 8021 Cambrills MD 21054 8085	233.99
05/20	Card Purchase Lee Smagic Tunn 7542 Huntsville AL 35801 8069	37.00
05/20	Card Purchase Wholefids Hsv #1 5411 Huntsville AL 35801 8069	20.73
05/20	Card Purchase Fast Trac Expre 7542 Owens X Rds AL 35763 8085	14.00
05/20	Card Purchase IN *The Chamele 5970 Huntsville AL 35801 8069	10.90
05/20	Card Purchase Costco Whse #03 5300 Huntsville AL 35801 8069	5.44
05/20	Card Purchase Madison Drugs 5912 Huntsville AL 35806 8069	124.18
05/20	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	14.47
05/20	Card Purchase Wholefids Hsv #1 5411 Huntsville AL 35801 8069	13.93



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WITHDRAWALS (CONTINUED)

05/20	Card Purchase Walgreens #6430 5912 Huntsville AL 35801 8069	13.06
05/20	Card Purchase Sq *The Market 5499 Owens Cross R AL 35763 8069	30.00
05/20	Card Purchase Premier Parking 7523 Nashville TN 37203 8085	6.00
05/20	Card Purchase BP#8774374MAPCO 5541 Brentwood TN 37027 8085	1.80
05/20	PIN Purchase BP#8774374Mapc 5542 Brentwood TN 8085	38.70
05/20	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	10.25
05/20	Madison Academy Facts John Stoddart 000000085001153	777.00
05/20	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	18.82
05/20	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	33.06
05/21	Card Purchase Burkes Out(800- 5310 Huntsville AL 35806 8069	37.04
05/21	Card Purchase Burkes Out(800- 5310 Huntsville AL 35806 8069	138.84
05/21	Card Purchase Costco Whse #03 5300 Huntsville AL 35801 8069	6.52
05/21	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	18.39
05/22	Card Purchase Mei Wei Asian C 5812 Huntsville AL 35801 8085	10.58
05/22	Card Purchase Sq *Nazree S 5399 Atlanta GA 30331 8069	76.68
05/22	PIN Purchase Wholefeds Hsv # 5411 Huntsville AL 8085	23.62
Total Withdrawals		\$8,943.08

	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
04/30	1013	2,241.50	05/14	995004 *	355.00
05/14	1017 *	500.00			
Total Checks					\$3,096.50

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
04/23	5,933.32	05/03	3,066.45	05/14	4,673.63
04/24	5,320.55	05/06	2,915.98	05/15	4,625.05
04/25	5,306.55	05/07	7,826.19	05/16	4,922.56
04/26	5,197.73	05/08	7,675.26	05/17	4,628.44
04/29	4,942.39	05/09	7,582.52	05/20	4,050.36
04/30	4,047.33	05/10	7,001.58	05/21	3,849.57
05/01	3,671.75	05/13	6,118.07	05/22	3,738.69
05/02	3,210.58				



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**YOU MAY RECEIVE AUTOMATED ALERTS ABOUT
UNUSUAL OR SUSPICIOUS ACTIVITY ON YOUR
REGIONS VISA CHECKCARD, ATM CARD, CREDIT
CARD, NOW CARD AND HOME EQUITY LINE
OF CREDIT ACCESS PLATINUM CARD. WE MAY
TEXT, EMAIL AND/OR CALL TO NOTIFY YOU OF
A SUSPICIOUS CARD TRANSACTION AND YOU
CAN RESPOND TO CONFIRM WHETHER YOU
AUTHORIZED THE TRANSACTION. LEARN
MORE AT [REGIONS.COM/CARDALERTS](https://regions.com/cardalerts).**

Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment
EB - Electronic Banking

RI - Return Item
NSF - Nonsufficient Funds

CR - Credit
APY - Annual Percentage Yield

SC - Service Charge
FWT - Federal Withholding Tax

OD - Overdraw
*Break in Number Sequence



P.O. Box 15284
Wilmington, DE 19850

JOHN STODDART
T/A URBAN JUNCTION EAST
3127 HADDONSTONE DR SE
OWENS CROSS ROADS, AL 35763-8435

Business Advantage

Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Business Fundamentals Checking

for May 1, 2019 to May 31, 2019

JOHN STODDART T/A URBAN JUNCTION EAST

Account number: [REDACTED] 5058

Account summary

Beginning balance on May 1, 2019	\$7,582.06
Deposits and other credits	349.52
Withdrawals and other debits	-1,036.34
Checks	-0.00
Service fees	-0.00
Ending balance on May 31, 2019	\$6,895.24

of deposits/credits: 2

of withdrawals/debits: 18

of items-previous cycle¹: 1

of days in cycle: 31

Average ledger balance: \$7,470.42

¹Includes checks paid, deposited items & other debits

Bank of America Business Advantage

What's on your mind?

Business owners like you can join the Bank of America[®] Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128.D1 | ARG377KX

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers- If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
05/13/19	WARNER MUSIC INC DES:2001639583 ID:2001639583 INDN:JOHN STODDART CO ID:8133565869 CTX ADDITIONAL INFORMATION IS AVAILABLE FOR THIS PMT. CONTACT A TREASURY SALES OFFICER FOR ASSISTANCE.	9.47
05/16/19	BKOFAMERICA MOBILE 05/16 3631272832 DEPOSIT *MOBILE MD	340.05
Total deposits and other credits		\$349.52

Withdrawals and other debits

Date	Description	Amount
Card account # XXXX XXXX XXXX 2907		
05/02/19	MOBILE PURCHASE 0430 MONACO PICTURES 1131 HUNTSVILLE AL	-21.80
05/02/19	CHECKCARD 0501 GOOGLE *GSUITE_johnsto cc@google.comCA 24692169121100163243056 CKCD 7311 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.86
05/06/19	CHECKCARD 0503 AMZN MKTP US*MN1W07CW1 AMZN.COM/BILLWA 24431069123083322035991 CKCD 5942 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-10.12
05/06/19	CHECKCARD 0505 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169125100765410646 CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-8.71
05/08/19	CHECKCARD 0508 AMZN MktP US*MN8YX3NM1 Amzn.com/billWA 24692169128100023349286 CKCD 5942 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-15.11
05/09/19	CHECKCARD 0508 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169128100345630967 RECURRING CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-4.35
05/09/19	CHECKCARD 0508 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169128100345442298 RECURRING CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-24.99
05/13/19	CHECKCARD 0510 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169130100649729719 RECURRING CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.99
05/14/19	CHECKCARD 0512 LALIBELA ETHIOPIAN REST DALLAS TX 24207859133316900237579 CKCD 5812 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-17.06
05/16/19	CHECKCARD 0512 Wix.Com, Inc. 415-6399034 CA 24483479135000063184832 CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-168.00
05/21/19	CHECKCARD 0520 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169140100182600069 RECURRING CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
05/21/19	MOBILE PURCHASE 0521 COMCAST 800-266-2278 GA	-89.95

continued on the next page

Bank of America Business Advantage

Thank you for your business

We're committed to finding the smartest path to long-term growth for your business.

Our Small Business Specialists will work with you to help strengthen your business and plan for the future.

Please visit bankofamerica.com/SmallBusiness to learn more.

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Withdrawals and other debits - continued

Date	Description	Amount
05/24/19	CHECKCARD 0523 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169143100091325516 CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-6.53
05/28/19	CHECKCARD 0526 XERO US INV-2011348 HTTPSWWW.XEROCA 24492159146637504306369 RECURRING CKCD 5734 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
05/28/19	CHECKCARD 0526 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169146100988206628 RECURRING CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
05/28/19	CHECKCARD 0526 AT&T*BILL PAYMENT 800-331-0500 TX 24493989146083027608172 RECURRING CKCD 4814 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-336.34
05/29/19	CHECKCARD 0528 CANTINA LAREDO 190 HUNTSVILLE AL 24692169149100230352417 CKCD 5812 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-27.98
05/29/19	CHECKCARD 0528 ATT*BILL PAYMENT 800-288-2020 TX 24692169148100991349363 RECURRING CKCD 4899 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-234.57
Subtotal for card account # XXXX XXXX XXXX 2907		-\$1,036.34
Total withdrawals and other debits		-\$1,036.34

Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 04/30/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☒ \$250+ in new net purchases on a linked Business debit card
- ☐ \$250+ in new net purchases on a linked Business credit card
- ☒ \$3,000+ minimum daily balance in primary checking account
- ☒ \$5,000+ average monthly balance in primary checking account
- ☐ \$15,000+ combined average monthly balance in linked business accounts
- ☐ enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Daily ledger balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
05/01	7,582.06	05/09	7,491.12	05/21	7,540.65
05/02	7,554.40	05/13	7,485.60	05/24	7,534.12
05/06	7,535.57	05/14	7,468.54	05/28	7,157.79
05/08	7,520.46	05/16	7,640.59	05/29	6,895.24